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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yo	urself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Michael	
Write the name that		First name
your government-is picture identification		Middle name
example, your drive	r's Walker	
license or passport	Last name	Last name
Bring your picture identification to you meeting with the tru		Suffix (Sr., Jr., II, III)
2. All other names	s vou	
have used in the	<del>-</del> .	First name
8 years		
Include your married	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	First Harne	riistiidille
	Middle name	Middle name
	Wilder Harris	THIS GIVE THAT IS
	Last name	Last name
3. Only the last 4 d	- AAA - AA- 1409	xxx - xx-
Security numbe federal Individua	eror OR	OR
Taxpayer Identification nu	9 ** - **-	9 xx - xx-
(ITIN)		

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Debtor 1 Michael First Name	Walker Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	7611 S Damen	If Debtor 2 lives at a different address:
	Number Street	Number Street
	ChicagoIllinois60620CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Michael		Walker	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre  I need to pay the findividuals to Pay  I request that my judge may, but is not the official poverty you choose this op	t how you may pay. Typically, if you money order If your attorney is edit card or check with a pre-printer fee in installments. If you choose Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, and I line that applies to your family significant or the state of the s	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> pankruptcy petition.		

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Debtor 1 Michael Walker Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Michael Walker Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Abo	ut Debtor 2 (Տր	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You	must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	)		er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	f الساء ا	rom an approve obtain those sen nade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	r 6 1	equirement, atta efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	١		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	r r \	eceive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit ause of:		am not require	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	1	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	'	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	á	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Michael Walker Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Michael Walker Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 12/5/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Michael		Walker	Case number (if ki	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Megan Holmes		Date	12/5/2017
	Signature of Attorney f	or Debtor	——— MM	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	<del></del>

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Michael		Walker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

П	Check if	this	is	an
	amende	d filir	ηg	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,295.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,295.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$23,889.62
Your total liabilities	\$24,889.62
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,557.85
copy your combined monthly moonie noin line 12 or correction.	
5. Schedule J: Your Expenses (Official Form 106J)	\$2,382.00
Copy your monthly expenses from line 22, Column A, of Schedule J	

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Debtor 1 Michael Walker Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,370.96 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informat	ion to identify your c	ase:					
Debtor 1	M	ichael			Walker			
Debtor		rst Name	Middle N	Name	Last Name	_		
Debtor 2 (Spouse, if fil	ing) Fi	rst Name	Middle N	Name	Last Name	_		
United Sta	ates Bank	ruptcy Court for the:	Northern		District of Illinois			
Case num	ber _				(State)	_		
` '	ıl For	m 106A/B						Check if this is an amended filing
		A/B: Prope	rtv					12/1
In each ca category v responsibl write your	itegory, where yo e for sup name a	separately list and d ou think it fits best. E oplying correct infor nd case number (if k	lescribe items. L Be as complete a mation. If more s known). Answer e	nd ac pace very	asset only once. If an asset fits curate as possible. If two marri is needed, attach a separate siquestion.  r Other Real Estate You Ow	ed peopl neet to ti	le are filing together, both a his form. On the top of any	asset in the are equally
1. Do you	No. Go	have any legal or ed to Part 2 ere is the property?	quitable interest		y residence, building, land, or si at is the property? Check all that	·		claims or exemptions. Put
1.1	Street ac	ddress, if available, or	other description		Single-family home Duplex or multi-unit building	арріу.	the amount of any secu	rived claims on Schedule D: nims Secured by Property.
					Condominium or cooperative  Manufactured or mobile home  Land		entire property?	portion you own?
	Number	Street	Zip Code		Investment property Timeshare Other	_	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	Oity	oldio	Zip oode	Who	o has an interest in the property	/? Check		ommunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	othor		
					er information you wish to add perty identification number:		is item, such as local	
1.2		nave more than one, li		Wha	at is the property? Check all that Single-family home	apply.	the amount of any secu	claims or exemptions. Put ired claims on Schedule D: aims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number	Street	Zip Code	Ħ	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	·		·	one		<b>/?</b> Check		ommunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and an			
					er information you wish to add a perty identification number:	about thi	is item, such as local	

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1.3	et address, if available, or other descripting the street  State Zip Code	What is the property? Check all that apply.  Single-family home	the amount of any secur	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Stree	aber Street	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any secur Creditors Who Have Clair Current value of the entire property?	red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
		브	Describe the nature of	
	State Zip Gode	Timeshare Other	interest (such as fee si the entireties, or a life	imple, tenancy by
		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this item, property identification number:	Check if this is con (see instructions)  , such as local	nmunity property
2. Add	the dollar value of the portion you o	wn for all of your entries from Part 1, including any entrie	es for pages	
	ve attached for Part 1. Write that nu	•		
Do you ow you own th 3. Cars, var	nat someone else drives. If you lease a vens, trucks, tractors, sport utility vehicles,	nterest in any vehicles, whether they are registered or n vehicle, also report it on Schedule G: Executory Contracts and , motorcycles	-	
3.1	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put used claims on Schedule D: nims Secured by Property.
	Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
		Check if this is community property (see instructions)		
		ilistractions)		
3.2	Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D: irms Secured by Property.</i>

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ilor i	Michael First Name	Middle Name	Walker Last Name	Case number	er (if known)	
0.0		Wildule Name			D I d. d l	-1-1
3.3	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	•
	Year:	-	Debtor 1 only		Creditors Who Have Cla	
	Approximate mileage:					
	Approximate mileage.	<del></del>	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model:	·	one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propen
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
Exar	nples: Boats, trailers, motors	•	instructions)  er recreational vehicles, other i, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor		· ·
Exar	nples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only  Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessor property? Check  hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check  hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor Check if this is communication.	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Prope
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. If the portion on Schedule ims on Sch
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. If the portion on Schedule ims on Sch
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 or Debtor 1 only	property? Check  The property of the property? Check  The property of the property? Check  The property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. If the claims on Schedule ims Secured by Propentims Secured by Propentims
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor check if this is communicative instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  Inly Is and another Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule of the portion you own?  claims or exemptions. It is claims on Schedule of the portion you own?  claims or exemptions. It is claims on Schedule of the current value of the
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 only  Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 only	property? Check  Inly Its and another Inity property (see Inity property? Check  Inly Its and another Inity see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule of the portion you own?  claims or exemptions. It is claims on Schedule of the portion you own?  claims or exemptions. It is claims on Schedule of the current value of the

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Walker Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Television \$1500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$2000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4270.00 for Part 3. Write that number here .....

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Debtor 1 Michael Walker Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Go Bank Prepaid Debit Card <u>\$</u>25.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>1</sup>	tor 1 Michael		Walker	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum  No No Security No Security No Security No Security No Security No Security No N	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	tes, and money orders.	
	information about them	Issuer name:			
		-			-
21.	Retirement or pension	accounts			
			, thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No	Town of account	lastitution assess		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			

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Debt	or 1 Michael First Name	Middle Name	Walker Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an account in a qu 530(b)(1), 529A(b), and 529(b)(1).		a qualified state tuition program.	
	No Yes	Institution name and description. Separa	tely file the records of any interests.	.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interests in property (ot	ner than anything listed in line 1	), and rights or powers	
	exercisable f	or your benefit			
	Yes. Desc	ribe			
26.	Patents, cop	yrights, trademarks, trade secrets, an	d other intellectual property		
	Examples: Inte	ernet domain names, websites, proceeds		nents	
	Yes. Desc	ribe			
27.	licenses fra	nchises, and other general intangibles			
	Examples: Bu	lding permits, exclusive licenses, coopera		enses, professional licenses	
	Yes. Desc	ribe			
B4		.Ll L			O
Mor	ney or propei	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or				portion you own? Do not deduct secured
	Tax refunds or No Yes. Gives	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give s about	specific information t them, including whether already filed the returns		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give s about	specific information t them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	port, child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years	oort, child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal supp	oort, child support, maintenance, di	State:  Local: ivorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal supp	port, child support, maintenance, di	State:  Local:  ivorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal supp	port, child support, maintenance, di	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or  ✓ No  — Yes. Give s about you a and to  Family support Examples: Past ✓ No  — Yes. Give s  Other amount	specific information t them, including whether already filed the returns he tax years		State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
29.	Tax refunds or  ✓ No  ✓ Yes. Give s about you a and to  Family support Examples: Past ✓ No  ☐ Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years   t due or lump sum alimony, spousal suppose specific information	disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or  ✓ No  ✓ Yes. Give s about you a and to  Family support Examples: Past ✓ No  ☐ Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years   t due or lump sum alimony, spousal supp specific information  s someone owes you aid wages, disability insurance payments ial Security benefits; unpaid loans you ma	disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>1</sup>	tor 1 Michael		Walker	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance p Examples: Health, disabili		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insura of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someon  No Yes. Describe	of a living trust, expect	someone who has died proceeds from a life insurance police	y, or are currently entitled to receive	
33.	Claims against third pa		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and u to set off claims  No Yes. Describe	nliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	u did not already list			7
36.		-	m Part 4, including any entries fo		\$25.00
Part	_			nterest In. List any real estate in Pa	art 1.
37.	No. Go to Part 6.  Yes. Go to line 38.	riegal or equitable in	iterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or  No Yes. Describe	commissions you all	eady earned		1
39.	Office equipment, furnic Examples: Business-relate		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Michael	Walker	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equi	ipment, supplies you use in business, and tools of your trade	•	
	<b>✓</b> No			
	Yes. Describe			
		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	100. 2000			
42.	Interests in partnerships	or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	<del>-</del>	<del></del> -	
40.4	Customer lists, mailing lis	to an other commitations		
43.	Customer lists, maining its	is, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists inclu	ude personally identifiable information (as defined in 11 U.S.C. $\S$	101(41A))?	
	— No			
	No			
	Yes. Describe	4		
11	Any husiness-related nro	operty you did not already list		
77.		perty you are not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			
				<del>-</del>
				<del>-</del>
1E A	dd the deller velue of all a	of your entries from Bort E. including any entries for pages y	ou have attached	
		of your entries from Part 5, including any entries for pages your entries for pages your entries for pages you		
<b>&gt;</b>				
Part	Describe Any Farr	m- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an int	erest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			7 OAOHIPHOHO
77.	Examples: Livestock, poul	try, farm-raised fish		
		•		
	✓ No			
	Yes. Describe			

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Debt	or 1 Michael		Walker	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing or harve	sted			
	No No				
	Yes. Describe				
	Tes. Describe				
49.	Farm and fishing equipment, i	mplements, machinery, fixt	ures, and tools of trade		
		, , , , , , ,	,		
	✓ No				
	Yes. Describe				
	Farm and Cabina annuling also				
50.	Farm and fishing supplies, che	emicais, and feed			
	<b>✓</b> No				
	Yes. Describe				
	-				
51.	Any farm- and commercial fish	ning-related property you d	id not already list		
	<b></b> No				
	Yes. Describe				
	Tee: Becombe				
	dd the dollar value of all of you art 6. Write that number here			= -	-
O F	irt o. Write that number here				
Part	7: Describe All Property Y	ou Own or Have an Inte	erest in That You Did	Not List Above	
53.	Do you have other property of		ly list?		
	Examples: Season tickets, count	ry club membersnip			
	✓ No				
	Yes. Give specific				
	information				
54 A	dd the dollar value of all of you	r antrias from Part 7 Writa	that number here		•
04. A	da the donar value of all of you	chines hom rate 7. write	that humber here minne		
Part	List the Totals of Each	Part of this Form			
rare					
55. <b>I</b>	Part 1: Total real estate, line 2				
56. <b>r</b>	part 2 total vehicles, line 5		_	<u> </u>	
57. <b>P</b>	art 3: Total personal and house	ehold items, line 15	¢4270.00		
	-		\$4270.00	<del>_</del>	
58. <b>P</b>	art 4: Total financial assets, lin	ie 36	\$25.00	<u>_</u>	
59. <b>I</b>	Part 5: Total business-related p	roperty, line 45			
60 1	Part 6: Total farm- and fishing-r	elated property line 52	-	<del>_</del>	
	_			<u> </u>	
61. <b>I</b>	Part 7: Total other property not	listed, line 54		<u>_</u>	
62.1	Total personal property. Add line	es 56 through 61	\$4295.00		+ \$4295.00
			Ψ-20.00	Copy personal property total	- Ψτ233.00
		A/B A			\$4295.00
63. <b>T</b>	otal of all property on Schedule	<b>A/B.</b> Add line 55 + line 62			

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Debtor 1	Michael		Walker	Case number (if known)	
Ī	First Name	Middle Name	Last Name		

### Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or ha	Current value of the portion you own?  Do not deduct secured claims or exemptions.				
6.2. Household god	ods and furnishings				
No					
Yes. Describe	Living Room Set	\$250.00			
6.3. Household god	ods and furnishings				
No					
Yes. Describe	Misc. Household Goods	\$200.00			
7.2. Electronics					
No					
Yes. Describe	Cell Phone	\$20.00			

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	e C: The Property		as Exempt  pple are filing together, both are equally	04/1
	Form 106C		_	amended filing
, ,	<b>-</b>			Check if this is a
Case number				
Office States	Bankruptoy Court for the.	OIII	(State)	
United States	Bankruptcy Court for the: North	ern	District of Illinois	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
	First Name	Middle Name	Last Name	
Debtor 1	Michael		Walker	

as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming  ✓ You are claiming state and federal r  — You are claiming federal exemption	nonbankruptcy exemps. 11 U.S.C. § 522(b)(2	otions. 11 U.S.C. § 522(b)(3)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief	<b>#</b> 000 00		735 ILCS 5/12-1001(b)
	description:  Bedroom Set	\$300.00	\$300.00	
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
	Brief	\$250.00		735 ILCS 5/12-1001(b)
	description: Living Room Set	\$250.00	\$250.00	_
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	
	Yes			

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Debtor 1 Michael Walker Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$2,000.00 description: **✓** \$2,000.00 Misc. Used Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$1,500.00 description: **✓** \$1,500.00 Television 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$20.00 description: **✓** \$20.00 **Cell Phone** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$200.00 description: \$200.00 Misc. Household Goods 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** 

\$25.00

100% of fair market value, up to any

applicable statutory limit

Other financial account,

17

Go Bank Prepaid Debit

Card Line from Schedule A/B:

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		_	3.5			
Fill in this inf	formation to identify your ca	ase:				
Debtor 1	Michael		Walker			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	<u> </u>					
Officia	l Form 106D					Check if this is an amended filing
Sched	lule D: Credit	ors Who Ha	ve Claims Secui	ed by Prop	erty	12/15
more space			e are filing together, both are ec nber the entries, and attach it to			
1. Do any	y creditors have claims s	ecured by your proper	ty?			
✓ No	o. Check this box and subr	nit this form to the court v	with your other schedules. You ha	ave nothing else to repo	ort on this form.	
Ye	s. Fill in all of the informatio	n below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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	Γ	Document Page 24 of 69			
Fill in this in	formation to identify your case:				
Debtor 1	Michael	Walker			
	First Name Middle Name	Last Name			
Debtor 2 (Spouse, if filing	g) First Name Middle Name	Last Name			
United State	es Bankruptcy Court for the: Northern	District of Illinois			
		(State)			
Case numb (If known)	er				
Official	Form 106E/F		Chec	k if this is an	amended filing
Sche	dule F/F: Creditors Who	o Have Unsecured Claims			12/15
other party Form 106A/ claims that the entries known).	to any executory contracts or unexpired leases t B) and on Schedule G: Executory Contracts and are listed in Schedule D: Creditors Who Hold Cla	ditors with PRIORITY claims and Part 2 for creditors what could result in a claim. Also list executory contrac Unexpired Leases (Official Form 106G). Do not include ims Secured by Property. If more space is needed, cop Page to this page. On the top of any additional pages,	ts on <i>Schedu</i> any creditors y the Part you	le A/B: Prope with partial u need, fill it	erty (Official ly secured out, number
2. List al listed, As mu Contin	identify what type of claim it is. If a claim has both pr	s more than one priority unsecured claim, list the creditor so iority and nonpriority amounts, list that claim here and show cording to the creditor's name. If you have more than two p is a particular claim, list the other creditors in Part 3.	v both priority	and nonprior	ity amounts.
(, ,,	,		Total claim	Priority amount	Nonpriority amount
2.1 IRS		Last A. Patra Association and a subsequent	\$1,000.00	\$1,000.00	\$0.00
Priori	ty Creditor's Name	Last 4 digits of account number	<u>* / </u>	<del>- ,</del>	<del></del>
Num	ox 7346 ber Street	·			
		As of the date you file, the claim is: Check all that apply.			
Phila City	delphia Pennsylvania 19101 State Zip Code	Contingent Unliquidated			
	incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a community debt	Claims for death or personal injury while you were intoxicated			
	e claim subject to offset?	Other. Specify Federal Taxes			

✓ No Yes

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Walker Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ABILITY RECOVERY SERVI \$409.00 Last 4 digits of account number 16N1 Nonpriority Creditor's Name When was the debt incurred? 5/2017 PO BOX 4031 Number Street As of the date you file, the claim is: Check all that apply. Contingent WYOMING 18644 Pennsylvania Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes AFNI, INC 4.2 \$1,299.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2016 PO Box 3517 Street Number As of the date you file, the claim is: Check all that apply. Contingent 61702 Bloomington Illinois Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: AT T **✓** No MOBILITY Other. Specify Yes City of Chicago 4.3 \$5,187.62 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 205 W Randolph # 1100 n/a Number Street As of the date you file, the claim is: Check all that apply. c/o Goldman and Grant Contingent Unliquidated Chicago Illinois 60606 Disputed State Zip Code City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Parking Tickets Is the claim subject to offset? No Yes

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 Debtor 1 First Name
 Michael
 Walker
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONTRACT CALLERS INC Nonpriority Creditor's Name 501 GREENE ST FL 3 Number Street	Last 4 digits of account number 0052  When was the debt incurred? 12/2014  As of the date you file, the claim is: Check all that apply.	\$83.00
	AUGUSTA Georgia 30901 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: COMMONWEALTH EDISON Other. Specify COMPANY	
4.5	CREDIT ACCEPTANCE Nonpriority Creditor's Name PO BOX 513 Number Street  Southfield Michigan 48037 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred? 4/2011  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify 039 Automobile	\$4,039.00
4.6	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street  STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	When was the debt incurred? 5/2015  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$484.00

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 Debtor 1 First Name
 Middle Name
 Walker
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street	Last 4 digits of account number 1398 When was the debt incurred? 6/2015	\$470.00
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	STREATOR Illinois 61364 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  On Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.8	CREDITORS DISCOUNT & A  Nonpriority Creditor's Name 415 E MAIN ST  Number Street  STREATOR Illinois 61364  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes  DIVERSIFIED CONSULTANT	Last 4 digits of account number 2596  When was the debt incurred? 12/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓  O11 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$470.00
4.9	Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD  Number Street   JACKSONVILLE Florida 32256 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number	\$205.00

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Walker Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **EASY ACCEPT** \$8,145.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2016 3632 N Cicero Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60641 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 30 Automobile Is the claim subject to offset? **✓** No Yes 4.11 FIRST PREMIER BANK \$423.00 Last 4 digits of account number 2849 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 5/2013 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes I C SYSTEM INC 4.12 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 5/2017 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset?

No

Yes

Other. Specify \_\_

ORIGINAL CREDITOR: ATT

DIRECTV

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Walker Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** REGIONAL RECOVERY SERV 4.13 \$1,619.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3333 When was the debt incurred? 1/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Munster Indiana 46321 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: LAKE **✓** No Other. Specify SHORE DUNES KINZIE RLTY Yes 4.14 TRUST REC SV \$355.00 Last 4 digits of account number 8000 Nonpriority Creditor's Name 541 OTIS BOWEN DRIVE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MUNSTER Indiana 46321 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 10 ✓** No Other. Specify **NIPSCO** Yes TRUST REC SV 4.15 \$101.00 Last 4 digits of account number Nonpriority Creditor's Name **541 OTIS BOWEN DRIVE** When was the debt incurred? 5/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent MUNSTER 46321 Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset?

No

Yes

Other. Specify \_

ORIGINAL CREDITOR: 10

NIPSCO

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Debtor	1 Michael First Nam	e	Middle Name	Walker Last Name	Case no	umber (if known)
Part 3:	List Otl	ners to Be Notified A	About a Debt That	You Already Liste	ed	
col col cre	llection ag llection ag editors he	gency is trying to colle gency here. Similarly, i	ct from you for a debt f you have more than	t you owe to some one creditor for an	one else, list the or ny of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
	me	AIIIIO LID		On which entr	y in Part 1 or Part	2 did you list the original creditor?
<u>11</u>	111 W JACKSON BLVD S-400		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims	
Nu —	umber \$	Street		<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
CH	HICAGO	Illinois	60604	Last 4 digits o	of account number	
Cit	ty	State	Zip Code			

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Debtor 1 Michael Walker Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	<u>\$1,000.00</u>
	6e. Total. Add lines 6a through 6d.	6e.	\$1,000.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$23,889.62
	6i Total Add lines 6f through 6i	6i	\$23,889.62

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Michael		Walker	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	ankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DC	ocument 1 a	ige 33 c	000
Fill in th	nis infor	mation to identify your c	ase:			
Debtor	1	Michael		Walker		
		First Name	Middle Name	Last Name		
Debtor						
(Spouse,	it tiling)	First Name	Middle Name	Last Name		
United	States E	Sankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
Case n						
						Check if this is an amended filing
Offic	cial	Form 106H				
Sche	edul	e H: Your Cod	lebtors			12/15
1. Do	you ha No Yes thin the	e last 8 years, have you		pperty state or territo	ory? (Comm	or.)  nunity property states and territories include Arizona, California,
Ida	_		ico, Puerto Rico, Texas, W	asnington, and wisco	nsın.)	
		Go to line 3.	was a constant and a subject		time - 0	
	' —	, ,	r spouse, or legal equiva	alent live with you at t	ie ume?	
		No		" 0		
	Ш	Yes. In which communit	y state or territory did you	u live?	Fill i	n the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip	Code	
				•		
		-	-	•	-	pouse is filing with you. List the person shown in line 2 sted the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		odinone .	. ago o i c		
Fill in this information to identify	your case:				
Debtor 1 Michael		Walker			
First Name	Middle Name	Last Nar	ne	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nar	mo	.   п	An amended filing
					A supplement showing post-petition chapter 13
United States Bankruptcy Court for the:  Case number	Northern	District of Illino (Sta			expenses as of the following date:
(If known)				·	MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	ncome				12/1:
information about your spouse.	If you are separated and d, attach a separate she ry question.	d your spouse	is not filing v	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment     information		Debtor 1			Debtor 2
information.	Employment status	<b>✓</b> Employe	ed		Employed
If you have more than one job, attach a separate page with		Not Emp			Not Employed
information about additional employers.	Occupation	_			_
Include part time, seasonal, or self-employed work.	Employer's name	Cavo Broadband, LLC			
Occupation may include student	Employer's address	551 Mews D			
or homemaker, if it applies.		Number Stree	t		Number Street
		Nov. Coalle	Dalaman	40700	
		New Castle City	Delaware State	19720 Zip Code	City State Zip Code
	How long employed there?				
Part 2: Give Details About	Monthly Income				
		n If you have no	othing to repor	t for any line	write \$0 in the space. Include your non-filing
spouse unless you are separated.					-
more space, attach a separate she		COMDINE THE III			or that person on the lines below. If you need  For Debtor 2 or
	_			ebtor 1	non-filing spouse
<ol> <li>List monthly gross wages, sal deductions.) If not paid monthly be.</li> </ol>			2.	\$2,448.77	
3. Estimate and list monthly over	ertime pay.	;	3	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.	4	1.	\$2,448.77	

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Debtor 1 Michael	Walker	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$2,448.77		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$180.92		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5h.	<del>-</del>	\$180.92		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	e 4. 7	\$2,267.85		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
gross receipts, ordinary and necessary business expenses, and the total monthly net income.	d 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00	-	
8c. Family support payments that you, a non-filing spouse, or dependent regularly receive	_	<del></del>		
Include alimony, spousal support, child support, maintenance		\$0.00		
divorce settlement, and property settlement.	8c			
8d. Unemployment compensation	8d	\$0.00	-	
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	s			
<u> </u>	8f	\$0.00		
8g. Pension or retirement income	8g	\$0.00		
8h. Other monthly income. Specify: Other: Pro-Rate Income Tax Refund	8h. + _	\$290.00 +		
9. Add all other income $Add$ lines $8a+8b+8c+8d+8e+8f+8g$	+ 8h. 9.	\$290.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10	\$2,557.85 +	=	\$2,557.85
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives.	r household, your d	ependents, your roomm		
Do not include any amounts already included in lines 2-10 or amo Specify:	ourns mai are not ave	allable to pay expenses if	11. +	\$0.00
10. Add the emount in the lest selium of the 40 to the control	in line 44. The man	t in the combined as a life	hly income	
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the amount of Schedules and Statistical Science 10 to the Science 10 to				\$2,557.85 Combined
13. Do you expect an increase or decrease within the year after	vou file this form?			monthly income
No.	you me and rolli!			
Yes. Explain:				
L 165. Expiairi.				

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		Doc	ument Page 36 of 69	9		
Fill in this infor	mation to identify	/ your case:				
Debtor 1	Michael		Walker			
Dalata v O	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern	District of Illinois		showing post-petition	chapter 13
Case number			(State)	expenses as or	the following date:	
(If known)			_	MM / DD / YYY	Y	
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans	more space is ne wer every questi					ber
	cribe Your Ho	usehold				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Expe	enses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent with you?	live
20010. 2.			Child	<b>age</b> 5 years	No.	
				_	✓ Yes.	
	penses include f people other	✓ No				
than yourself an dependents	-	Yes				
Part 2: Esti	mate Your Ong	going Monthly Expenses				
•	of a date after th	your bankruptcy filing date unless e bankruptcy is filed. If this is a su	, , , , , , , , , , , , , , , , , , , ,	•	•	<b>;</b>
	•	n non-cash government assistance luded it on Schedule I: Your Incom	-		Your	expenses
	or home owners	ship expenses for your residence. I ot. 4.	nclude first mortgage payments and		4.	\$800.00
If not incl	uded in line 4:					
4a. Real e	state taxes				40	90.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Michael
 Walker
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments for	r <b>your residence,</b> such as	s home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$160.00
6b. Water, sewer, garbage collection	ı		6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	s	6c.	\$167.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$400.00
8. Childcare and children's education	n costs		8.	\$160.00
9. Clothing, laundry, and dry cleaning	g		9.	\$100.00
10. Personal care products and serv	ices		10.	\$80.00
11. Medical and dental expenses			11.	\$50.00
12. <b>Transportation.</b> Include gas, main Do not include car payments	tenance, bus or train fare.		12.	\$400.00
13. Entertainment, clubs, recreation	, newspapers, magazine	es, and books	13.	\$0.00
14. Charitable contributions and reli	gious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted	from your pay or included	in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$65.00
15d. Other insurance. Specify:			15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deduc	ted from your pay or include	ded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, main	tenance, and support the	at you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	our Income (Official For	m 106I).	18.	
19.Other payments you make to sup	port others who do not I	live with you.		
Specify:		<del></del>	19.	\$0.00
	included in lines 4 or 5	of this form or on Schedule I: Your Income.		
20a. Mortgages on other property			20a	\$0.00
20b. Real estate taxes.	taula fa a coma a c		20b	\$0.00
20c. Property, homeowner's, or ren			20c	\$0.00
20d. Maintenance, repair, and upke			20d	\$0.00
20e. Homeowner's association or co	ondominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1			Walker	Case number (if known)	
	First Name	Middle Name	Last Name		
21.Other	. Specify:			21	\$0.00
00 0-1-					
	ulate your monthly e	•			\$2,382.00
	Add lines 4 through 2				\$0.00
		expenses for Debtor 2), if any,			\$2,382.00
22c. A	Add line 22a and 22b.	The result is your monthly exp	enses.	22.	
23.Calcu	ılate your monthly n	et income.			
23a. (	Copy line 12 (your co	mbined monthly income) from	Schedule I.	23a	\$2,557.85
23b. (	Copy your monthly ex	xpenses from line 22 above.		23b	\$2,382.00
23c. 9	Subtract your monthly	expenses from your monthly i	ncome.		\$175.85
	The result is your mo	nthly net income.		230	
24 Do v	nu expect an increa	se or decrease in your expen	ses within the year after	you file this form?	
•	•		·		
		ct to finish paying for your car l ease or decrease because of a r			
mon	gage payment to incr	ease of decrease because of a r	nodincation to the terms of	your mongage?	
□ 1	lo				
N Y	'es				
<u>V</u>					
	Explain here:		5.1.		
	Debtor lives	with family and contributes to	expenses. Debtor also pays	insurance to cover himself while driving v	/ork vehicle.

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Michael		Walker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			· · · · · · · · · · · · · · · · · · ·

### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Michael Walker	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/5/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Debtor 1 Michael Walker First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number (If known)  Official Form 107	Fill in this info	ormation to identify your	case:				
Debtor 2   Shorter   First Name   Middle Name   Last Name				Walker			
Secondary   First Name   Middle Name   Last Name   District of Illinois   Case number   (State)			Middle		e		
Case number		First Name	Middle	Name Last Nam	e		
Case number (if nover)  Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  Debtor 1:  Dates Debtor 1 lived there  Dates Debtor 1 lived there  Dates Debtor 1 lived there  S801 Kennedy Terrance Number Street  From 03/2016 Number Street  From 10/2017	United States	Bankruptcy Court for the	: Northern	District of Illino	is		
Statement of Financial Affairs for Individuals Filing for Bankruptcy  94/ Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 15 Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married   Not married   Not married   Dettor 1:	Case number			(Stat	e)		
Statement of Financial Affairs for Individuals Filing for Bankruptcy  04/ Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.  Part 19 Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   No   No married  2. During the last 3 years, have you lived anywhere other than where you live now?    No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:   Dates Debtor 1 lived there   Same as Debtor 1   Same as Debtor 2   Same as Debtor 3   Same as Debtor 3   Same as De	(If known)						Chook if this is a
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Fart 1:   Give Details About Your Marital Status and Where You Lived Before	Official	Form 107					
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married     No   No   Yes. List all of the places you lived anywhere other than where you live now?    Debtor 1:   Dates Debtor 1 lived there     Dates Debtor 1 lived there   Debtor 2:   Dates Debtor 2 lived there     Same as Debtor 1   Same as Debtor 1     Same as Debtor 1   Same as Debtor 1     Gary   Indiana   46403   To   10/2017   To   Oily   State   Zip Code     Same as Debtor 1   Same as Debtor 1   Same as Debtor 1     Number Street   Same as Debtor 1   Same as Debtor 1   Same as Debtor 1     Number Street   From   Same as Debtor 1   Same as Debtor 1   Same as Debtor 1     Number Street   From   To   To   To   To   To   To   To	Stateme	ent of Financia	al Affairs f	or Individuals	Filing for B	ankruptcy	04/1
1. What is your current marital status?  Married No married  2. During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 lived there  Debtor 2:  Same as Debtor 1  Same as Debtor 1  Same as Debtor 1  Same as Debtor 1  Gary Indiana 46403 City State Zip Code  From To  Number Street  From To  Number Street  From To  Number Street  From To  City State Zip Code  City State Zip Code	information. number (if ki	If more space is need nown). Answer every o	led, attach a sep question.	arate sheet to this form	. On the top of any		
Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 lived there    Same as Debtor 2:   Dates Debtor 2 lived there   Same as Debtor 1   Same as Debtor 1	Part 1: GIV	e Details About Youi	r Maritai Status	and where You Lived	Before		
Not married	1. What is	s your current marital s	tatus?				
2. During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 lived there  Dates Debtor 1 lived there  Same as Debtor 1  Same as Debtor 1  Same as Debtor 1  To  Gary Indiana 46403 City State Zip Code  From							
No Ves. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:	✓ No	ot married					
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Dates Debtor 1 lived there	2. During	the last 3 years, have y	ou lived anywher	e other than where you liv	ve now?		
there         there           5801 Kennedy Terrance         Same as Debtor 1         Same as Debtor 1           Number Street         From 03/2016         Number Street         From			ou lived in the las	st 3 years. Do not include v	vhere you live now.		
Same as Debtor 1   Same as Debtor 1   Same as Debtor 1   To	De	ebtor 1:			Debtor 2:		
Same as Debtor 1   Same as Debtor 1   From   To					Same as Deb	tor 1	Same as Debtor 1
Number Street	5.8	01 Kannady Tarranca					
Gary Indiana 46403 City State Zip Code  City State Zip Code  Same as Debtor 1  Number Street  To  City State Zip Code  From Number Street  To  City State Zip Code				From <u>03/2016</u>	Number Street		From
City State Zip Code     City State Zip Code     Number Street From				To <u>10/2017</u>			_ To
Number Street From Number Street To City State Zip Code Same as Debtor 1  Same as Debtor 1  From To Same as Debtor 1  From To Same as Debtor 1  From To					City	State Zin Code	_
Number Street         From		.y Glate	Zip Oode				Same as Debtor 1
To							
City State Zip Code City State Zip Code	Nu	ımber Street		From	Number Street		From
<u> </u>	_			То			_ To
<u> </u>	Cit	ty State	Zip Code		City	State Zip Code	_
		_			-	·	
	<b>✓</b> No						
✓ No	Yes	. Make sure you fill out S	Schedule H: Your	Codebtors (Official Form	106H).		

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Walker

Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$14425.82 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$25000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$25000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Michael Walker \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Michael				lker	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi corp age	ders include your porations of whic	relatives; a h you are a for a busin	iny general partners in officer, director, p less you operate as	; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
Ш	Yes. List all pay	ments to a	an Insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an insi		Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Michael Walker Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2002 Buick Lesabre \$0 EASY ACCEPT Creditor's Name Explain what happened 3632 N Cicero Ave Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60641 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Michael	Walker	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because yo		bank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action the	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Michael	Walker	Case number (if known)	
	First Name Middle Name	Last Name		
. Wi	thin 2 years before you filed for bankruptcy,	did you give any gifts or contribution	s with a total value of more than \$60	0 to any charity?
	l No			
<u>~</u>		L. P.		
	Yes. Fill in the details for each gift or contril	bution.		
	Gifts or contributions to charities	Describe what you contribute	ed Date you	Value
	that total more than \$600		contributed	
	Charity's Name			
	Offaity 3 Name			
	_			
	Number Street			
	Number Street			
	City State Zip Code	<del></del>		
	Oity Otate Zip Code			
rt 6·	List Certain Losses			
	No Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance cove Include the amount that insura		Value of property lost
	now the loss occurred	pending insurance claims on line A/B: Property.		1031
		, ,		
rt 7.	List Certain Payments or Transfers			
Inc	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare	ruptcy petition?	ces required in your bankruptcy.	anyone you consulte
Inc	lude any attorneys, bankruptcy petition preparer No	ruptcy petition?	ces required in your bankruptcy.	o anyone you consuite
Inc	lude any attorneys, bankruptcy petition prepare	ruptcy petition?	ces required in your bankruptcy.	anyone you consuite
Inc	lude any attorneys, bankruptcy petition preparer No	ruptcy petition?	property Date payment or transfer	
Inc	lude any attorneys, bankruptcy petition prepared  No  Yes. Fill in the details.	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Semrad Law Firm	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any	property Date payment or transfer	t Amount of
Inc	lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No   Yes. Fill in the details.    Semrad Law Firm   Person Who Was Paid   11101 S. Western Avenue   Number   Street     Chicago   Illinois   60643   City   State   Zip Code	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No   Yes. Fill in the details.    Semrad Law Firm   Person Who Was Paid   11101 S. Western Avenue   Number Street   Chicago   Illinois   60643	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No   Yes. Fill in the details.    Semrad Law Firm   Person Who Was Paid   11101 S. Western Avenue   Number   Street     Chicago   Illinois   60643   City   State   Zip Code	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No   Yes. Fill in the details.    Semrad Law Firm     Person Who Was Paid     11101 S. Western Avenue     Number Street     Chicago   Illinois   60643     City   State   Zip Code     Email or website address     Person Who Made the Payment, if Not You	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No   Yes. Fill in the details.    Semrad Law Firm     Person Who Was Paid     11101 S. Western Avenue     Number Street     Chicago   Illinois   60643     City   State   Zip Code     Email or website address     Person Who Made the Payment, if Not You     Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No   Yes. Fill in the details.    Semrad Law Firm     Person Who Was Paid     11101 S. Western Avenue     Number Street     Chicago   Illinois   60643     City   State   Zip Code     Email or website address     Person Who Made the Payment, if Not You	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No   Yes. Fill in the details.    Semrad Law Firm     Person Who Was Paid     11101 S. Western Avenue     Number Street     Chicago   Illinois   60643     City   State   Zip Code     Email or website address     Person Who Made the Payment, if Not You     Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No   Yes. Fill in the details.    Semrad Law Firm     Person Who Was Paid     11101 S. Western Avenue     Number Street     Chicago   Illinois   60643     City   State   Zip Code     Email or website address     Person Who Made the Payment, if Not You     Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No   Yes. Fill in the details.    Semrad Law Firm     Person Who Was Paid     11101 S. Western Avenue     Number Street     Chicago   Illinois   60643     City   State   Zip Code     Email or website address     Person Who Made the Payment, if Not You     Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid Number Street  City State Zip Code	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid Number Street  City State Zip Code	ruptcy petition? rs, or credit counseling agencies for serv  Description and value of any transferred	property Date payment or transfer was made	t Amount of payment

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ebtor 1	Michael		Walker	Case number (if knowr	ı)	
	First Name	Middle Name	Last Name			
hel	hin 1 year before you file p you deal with your crec not include any payment o	litors or to make paym		ur behalf pay or transfe	r any property to an	yone who promised to
<b>✓</b>	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
Incl	ordinary course of your lude both outright transfers transfers that you have alr No Yes. Fill in the details.	and transfers made as	security (such as the granting of a	security interest or mortg	age on your property	). Do not include gifts
			Description and value of pretransferred		ny property or eceived or debts pa	Date id transfer was made
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to y	Zip Code ou				
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to y	Zip Code ou				
ben	hin 10 years before you f veficiary? ese are often called asset-p		d you transfer any property to a	self-settled trust or sin	nilar device of whic	h you are a
	No Yes. Fill in the details.					
	. 55. 1 mm, and dottails.		Description and value of	the property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Michael Walker Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Walker Debtor 1 Michael Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Michael	A	Wall		Case	number (if	known)	
		First Name	Middle Name	Last	Name				
26.	_		in any judicial or admin	strative proceed	ding under	any environment	al law? Ind	clude settlements and	d orders.
		No Yes. Fill in the det	ails.						
		0 111		Court or age	ncy		Nature o	of the case	Status of the case
		Case title		Court Name					Pending
		Case number		NumberStreet	<u> </u>				On appeal  Concluded
		_		City	State	Zip Code			Concluded
Part	11:	Give Details Ab	out Your Business or	Connections t	to Any Bus	siness			
27.	With	A sole proprie A member of A partner in a An officer, dir An owner of a	you filed for bankruptcy, etor or self-employed in a a limited liability company a partnership rector, or managing exect at least 5% of the voting of bove applies. Go to Part	trade, profession trade, profession (LLC) or limited trade t	on, or other d liability par ration	activity, either fu	_		siness?
			at apply above and fill in t		for each b	usiness.			
				Describ	Describe the nature of the business		ss	Employer Identification number Do not include Social Security number or ITIN.	
		Business Name						EIN:	
		Number Street		Name o	of accounta	nt or bookkeepe	er	Dates business exis	ted
		City	State Zip Code					FromTo	
				Describ	be the natu	re of the busines	ss	Employer Identification	
		Business Name						EIN:	
		Number Street		Name o	of accounta	nt or bookkeepe	er	Dates business exis	ted
		City	State Zip Code					FromTo	
				Describ	be the natu	re of the busines	is	Employer Identification	tion number Do not rity number or ITIN.
		Business Name						EIN:	
		Number Street		Name o	of accounta	nt or bookkeepe	er	Dates business exis	ted
		City	State Zip Code					FromTo	

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Deb	tor 1 Michae			Walker	Case number (if known)	
	First Na	ne	Middle Name	Last Name		
28.	creditors,	ears before or other pa		y, did you give a financial state	ment to anyone about your business? Include all financial i	nstitutions,
	✓ No Yes. F	ill in the det	ails below.			
				Date issued		
	Name	)		MM/DD/YYYY	<u> </u>	
	Num	er Street				
	City		State Zip Co	ode		
Part	do Sign	Below				
t	rue and co	rect. I unde y case can	rstand that making a f	alse statement, concealing pro	nments, and I declare under penalty of perjury that the ansiperty, or obtaining money or property by fraud in connection to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 357	on with
			ire of Debtor 1		Signature of Debtor 2	
		Date 1	2/5/2017		Date	
[	Did you atta			ment of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?	
]	✓ No Yes					
	Did you pay	or agree to	pay someone who is no	ot an attorney to help you fill o	ut bankruptcy forms?	
Г	<b>√</b> No					
Ė	Yes. Na	ne of persor	ı		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

	Northern Distri	ct of Illinois	
Michael Walke	r	Case No.	
Debtor			(If known)
		Chapter	Chapter 13
DISCLOSURE O	F COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
compensation paid to me within	one year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
For legal services, I have agreed	o accept		\$4,000.00
Prior to the filing of this stateme	nt I have received		\$350.00
Balance Due			\$3,650.00
The source of the compensation	paid to me was:		
<b>✓</b> Debtor	Other (specify)		
The source of the compensation	paid to me is:		
<b>✓</b> Debtor	Other (specify)		
I have not agreed to share the members and associates of the state of	e above-disclosed compensation my law firm.	n with any other person unless the	y are
members or associates of m	y law firm. A copy of the agreeme		
In return for the above-disclosed	fee, I have agreed to render lega	I service for all aspects of the bank	ruptcy case, including:
<ul> <li>a. Analysis of the debtor's f bankruptcy;</li> </ul>	inancial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
b. Preparation and filing of	any petition, schedules, statemer	nts of affairs and plan which may b	e required;
c. Representation of the del	otor at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
d. Representation of the del	otor in adversary proceedings an	d other contested bankruptcy matt	ers;
By agreement with the debtor(s),	the above-disclosed fee does no	ot include the following services:	
	CERTIFIC	ATION	
		nt or arrangement for payment to m	ne for representation of the
12/5/2017		/s/ Megan Holmes	
Date		Signature of Attorney	
		Semrad Law Firm	
		John ad Edw 1 iiiii	
	Debtor  DISCLOSURE O  Pursuant to 11 U.S.C. § 329(a) a compensation paid to me within rendered or to be rendered on be for legal services, I have agreed to the filing of this statement all the source of the compensation of the people sharing in the control of the debtor's formula to the people sharing in the control of the debtor's formula to the people sharing of the debtor's formula to the deb	Michael Walker Debtor  DISCLOSURE OF COMPENSATIO  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certifucompensation paid to me within one year before the filling of the rendered or to be rendered on behalf of the debtor(s) in contemplifor legal services, I have agreed to accept  Prior to the filling of this statement I have received  Balance Due  The source of the compensation paid to me was:  □ Debtor □ Other (specify)  The source of the compensation paid to me is:  □ Debtor □ Other (specify)  □ I have not agreed to share the above-disclosed compensation members and associates of my law firm.  □ I have agreed to share the above-disclosed compensation wimembers or associates of my law firm. A copy of the agreement the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal a. Analysis of the debtor's financial situation, and rendering bankruptcy;  b. Preparation and filling of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. Representation of the debtor in adversary proceedings and By agreement with the debtor(s), the above-disclosed fee does not certify that the foregoing is a complete statement of any agreement or(s) in this bankruptcy proceedings.  □ CERTIFIC.	Debtor  Chapter  DISCLOSURE OF COMPENSATION OF ATTORNEY F  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abc compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  The source of the compensation paid to me was:  Debtor  Other (specify)  The source of the compensation paid to me is:  Debtor  Other (specify)  I have not agreed to share the above-disclosed compensation with any other person unless the members and associates of my law firm. A copy of the agreement, together with a list of the name the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bank a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any a d. Representation of the debtor in adversary proceedings and other contested bankruptcy matt By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  Certify that the foregoing is a complete statement of any agreement or arrangement for payment to nor(s) in this bankruptcy proceedings.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Walker, Michael	Case No	
	Debtor(s)	0436 140.	
		Chapter.	Chapter13
	VERIFICATIO	N OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby verify that the	e attached list of creditors is tr	ue and correct to the best of their
Date:	12/5/2017	/s/ Walker, Micha Walker, Michael Signature of Deb	

EASY ACCEPT 3632 N Cicero Ave Chicago, IL, 60641

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

REGIONAL RECOVERY SERV PO BOX 3333 Munster, IN, 46321

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

ABILITY RECOVERY SERVI PO BOX 4031 WYOMING, PA, 18644

TRUST REC SV 541 OTIS BOWEN DRIVE MUNSTER, IN, 46321

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

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IRS Po Box 7346 Philadelphia, PA, 19101

City of Chicago 33589 Treasury Center Chicago, IL, 60694

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/5/2017	
Signed:	
/s/ Michael Walker ///	
	/s/ Megan Holmes
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Michael First Name	P. L.H. N.	Walker	Case number @#	(nown)	
	Middle Name estions for Reporting P	Last Name			
16. What kind of debts do you have?	16a. Are your debts p "incurred by an ir No. Go to line Yes. Go to line The house of the house o	rimarily consumer de adividual primarily for a e 16b. e 17. e 17. rimarily business de la ess or investment or e 16c. e 17.	a personal, family, or hou ots? <i>Business debts</i> are o	debts that you incurred to obtain the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are p			property is excluded and administrative cured creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	00-5,000 01-10,000 001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 millio	□ \$10 0 □ \$50	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 10,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 millio	\$10 0 <b>\$</b> 50	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below	<del> </del>				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is to correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11 of title 11, United States Code. I understand the relief available under each chapter, and I choose to punder Chapter 7.			, if eligible, under Chapter 7, 11,12, or each chapter, and I choose to proceed	r 13 d
			or agree to pay someon he notice required by 11	e who is not an attorney to help me fil U.S.C. § 342(b).	Л
				S Code, specified in this petition.	
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, c both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				or
	/s/ Michael Walker	m	×		
	Signature of Debtor 1		Signature	of Debtor 2	
	Executed on12	/5/2017 MM / DD / YYYY	Execute	d on	300000000000000000000000000000000000000

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Michael		Walker		
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse, if filing)	First Name				
(epocos, ii iiiiig)	rirst Name	Middle Name	Last Name	·	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_	
Case number			(State)		
(If known)		**		-	
Official	Form 106De	;C		- Productional Control of the Contro	Check if this is an amended filing
					v
Declarat	ion About an	Individual Deb	tor's Schedules		12/15
f two married	people are filing togeth	er, both are equally respo	onsible for supplying correct i	information.	
money or prope	erty by fraud in connect	ion with a bankruptcy ca	s or amended schedules, Mak se can result in fines up to \$2	ing a false statement, concealing prop 250,000, or imprisonment for up to 20 y	verty, or obtaining vears, or both, 18
U.S.C. §§ 152,	1341, 1519, and 3571.				, 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Part 1: Sign	Polour				
Pallett Sign	Delow				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bankru	iptcy forms?	
		•			
✓ No					
Yes. N	Name of person			ition Preparer's Notice, Declaration, and	3 4 4 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
			Signature (Official For	n 119).	
linder nen	alty of porium, I do close	that I have read the sur			
that they a	are true and correct.	that i have read the Sun	nmary and schedules filed wi	in this declaration and	
4.0	101	142//1			*
🗶 /s/ Micha	el Walker //////	VV	<b>X</b>		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 12/5/2017

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Debtor 1	Michael		Walker	Case number (f known)
	First Name	Middle Name	Last Name	
28. Wit cre	thin 2 years before yeditors, or other part No Yes. Fill in the detai	ies.	you give a financial statement t	o anyone about your business? Include all financial institutions,
	•		Date issued	
	Name		MM/DD/YYYY	
	744,770			
	Number Street		Resident	
	City	State Zip Code	<del></del>	
	•	2ip 0000		
Part 12:	Sign Below			
true a	and correct. I unders nkruptcy case can re	stand that making a false st	atement, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1	· · · · · · · · · · · · · · · · · · ·	Signature of Debtor 2
	Date 12	/5/2017		Date
Did ye	ou attach additional	pages to Your Statement o	f Financial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)?
	ilo 'es			
Did yo	ou pay or agree to pa	ay someone who is not an a	ttorney to help you fill out bank	ruptcy forms?
<b>y</b> N	lo			
П	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

in re; —	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MATRI	IX
knowle	The above named Debtors hereby verify the dge.	nat the attached list of creditors is true	and correct to the best of their
Date:	12/5/2017	/s/ Walker, Michael Walker, Michael Signature of Debtor	Mulfly

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Debt	or 1 Michael		Walker	Case number (if known)	
>	First Name	Middle Name	Last Name		
16.	Calculate the median fa	amily income that applies to y	ou. Follow these st	eps:	
	16a. Fill in the state in wh	nich you live.	Illinois	_	
	16b. Fill in the number of	people in your household.	2		
		mily income for your state and si	ze of	ANNERS TO THE TO MAKE AND	\$67,254.00
	household using the link specif	ied in the separate instructions for	To t or this form. This list	find a list of applicable median income amounts, go online t may also be available at the bankruptcy clerk's office.	•
17.	How do the lines compa			timay also be available at the barmaptey clock 3 office.	
				his form, check box 1, <i>Disposable income is not determined lation of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(I	re than line 16c. On the top of parts of the second fill out of the control of the second fill out of the second fill of the second fill of the second fill out	Calculation of Disp	check box 2, Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325	(b)(4)	
18.		monthly income from line 11.			\$2,370.96
19.				se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	·
	19a. If the marital adjustm	nent does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a f				\$2,370.96
20.	Calculate your current i	monthly income for the year. F	follow these steps:		
	20a. Copy line 19b.				\$2,370.96
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the year	r for this part of the	form.	\$28,451.52
	20c. Copy the median fan	nily income for your state and size	ze of household from	m line 16c.	\$67,254.00
21.	How do the lines compa	re?			
		line 20c. Unless otherwise order 3 3 years. Go to Part 4.	ed by the court, on	the top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by t	he court, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I dec	lare under penalty of perjury that	the information on	this statement and in any attachments is true and correct.	
	✗ /s/ Michael Wa	alker M	The state of the s	×	•
	Signature of Debt	or 1		Signature of Debtor 2	
	Date <u>12/5/2017</u> MM/DD/YY			Date MM/DD/YYYY	
-		o NOT fill out or file Form 122C- Il out Form 122C-2 and file it wil		39 of that form, copy your current monthly income from line	14